

NOV 24 2004

PTO/SB/21 (09-04)

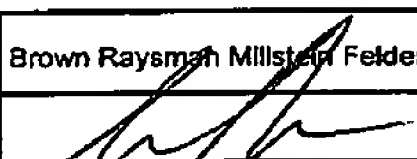
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/687,892
	Filing Date	10/13/00
	First Named Inventor	Hsu, et al.
	Art Unit	3828
	Examiner Name	Pwu, Jeffrey
	Attorney Docket Number	4797/48
Total Number of Pages in This Submission		2

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input checked="" type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Brown Raysman Millstein Felder Steiner LLP		
Signature			
Printed name	Antonio Papageorgiou		
Date	November 24, 2004	Reg. No.	53,431

CERTIFICATE OF TRANSMISSION/MAILING 703-872-9306			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:			
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Typed or printed name	Antonio Papageorgiou	Date	November 24, 2004

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ATTORNEY DOCKET NO. 4797-48 (4034-61)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Phillip Koh-Kwe Hsu, *et al.*
Serial No.: 09/687,892 Examiner: Pwu, Jeffrey C.
Filed: October 13, 2000 Group Art Unit: 3628
Title: **SYSTEM AND METHOD FOR DELIVERING A FINANCIAL
MESSAGE**

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**NOTICE OF APPEAL FROM THE PRIMARY EXAMINER
TO THE BOARD OF PATENT APPEALS AND INTERFERENCES**

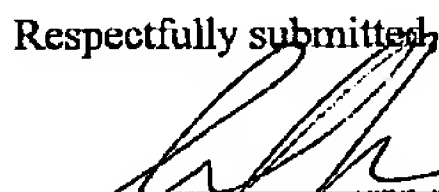
Sir:

Applicants hereby appeal to the Board of Patent Appeals and Interferences from the decision dated August 25, 2004 of the Examiner finally rejecting claims 1-21 of the present application.

The Commissioner is hereby authorized to charge payment of the Notice of Appeal fee for \$340.00 as well as any additional fees associated with this communication or credit any overpayment to Deposit Account No. 02-4270.

Respectfully submitted,

Dated: November 24, 2004


Antonio Papageorgiou, Reg. No. 53,431
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New York, New York 10022
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